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      IN THE UNITED STATES DISTRICT COURT FOR THE
          NORTHERN DISTRICT OF OKLAHOMA
    JAMES L. RAYL,
            Plaintiff,
                      ) No. 97-CV-505 H(M)
 6 METROPOLITAN LIFE
   INSURANCE CO., INC.,
            Defendant
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       VIDEO DEPOSITION OF JAMES L. RAYL,
    taken on behalf of the defendant, pursuant to
    notice and agreement as to time and place and the
     Federal Rules of Civil Procedure, on Wednesday,
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     February 25, 1998, at the law offices of
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     Strecker & Associates, 1600 NationsBank Center,
     15 W. Sixth Street, Tuisa Oklahoma, before me,
     Maynard E. Peterson, RPR, RMR, Certified Shorthand
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     Reporter within and for the State of Oklahoma.
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                                                                          CONFIDENTIAL
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          ESQUIRE CORPORATE SERVICES
  6000 LIVE OAK PARKWAY, STE 100, NORCROSS, GA 888-486-4044
            Appearances:
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    For the Plainliff.
J. BRIAN RAYL, Esquire
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  4
          Parker, Staggs & Associates, P.C.
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          Southern Ridge
          6506 South Lewis, Suite 220
          Tulsa, OK 74136
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    For the Defendant
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          J. STEPHEN POOR, Esquire
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          Seyfarth, Shaw, Fairweather & Geraldson
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           55 East Monroe Street
          Chicago, ILL 60603
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               and
          KEVIN S. FINNEGAN
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           Assistant General Counsel
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           One Madison Avenue
          New York, NY 10010-3690
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           ESQUIRE CORPORATE SERVICES
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13 and perhaps some administrative
       assistants/secretaries type, clerical types?
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              Yes
          Q. Okay. What was the basic function of the
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       call center at that point in time? What did the
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       CSRs do?
          A. They answered all types of questions from
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       individual life insurance policyholders relating to
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       their policies, service they wanted provided, that
       sort of thing. And we sent out appropriate forms
       which - when there was a transaction, they wanted
       to do.
          Q. Okay. This was an inbound call center? 
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    6000 LIVE DAK PARKWAY, STE 100, NORCROSS, GA 868-486-4044
         Q. Were there particular product lines that
      you were responsible for? Or was it a territory
     A. It started out geographically, very slow. It took it several years before it became
      nationwide, or we ended up taking half of the
         Q. All-right. I am focusing on when you took
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      it over in 1986?
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         A. Okay, it was limited to this territory.
              Okay. But for all MetLife product lines?
No, only individual life insurance.
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                                                                                       CONFIDENTIAL
         Q. Okay. So it started out for ILI for the
      Tuisa
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         A. Yes,
         Q.
              - territory?
 18
             Yes.

 Q. Region, whatever it was called at the

      time. Okay. Were there other call centers
      elsewhere in the country, either for other product
      lines or other territories?
         A. By 1986, I'm not sure. There may have
 23
   A By 1986, I'm not sure. There may have
been some that were evolving in the group side.
There were no others within personal insurance or
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6000 LIVE OAK PARKWAY, STE 100, NORCROSS, GA 888-486-4044
     Individual life insurance.
        Q. So at this point in time, the call center
     was a service provided predominantly to
     policyholders, customers of the Tulsa Region?
       A. Yes.
Q. I would like to talk a little bit about
     the evolution of the call center and the functions
 8
     of it, because I know it grew over this ten years.
    this '86 to '96 period.
     As of '96, when you ceased having responsibilities for the call center, approximately
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     how many people worked in the call center?

A. Over 200.
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        Q. And what were the customer service
     representatives, supervisors, clerical staff?
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        A. Telecommunications, training, staff
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     support, resource.
     Q. Okay. What services were being provided
to policyholders by the Tulsa office.
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        A. Ókay.
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        Q. I am now focused in 1996.
            Okay.
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        Q. Then we will talk about how it got from
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     one spot to the other.
           In 1996, the individual business call
           ESQUIRE CORPORATE SERVICES
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